

Netbank (A Rural Bank), Inc.

Name of Bank

Romblon, Romblon

Address

**FINANCIAL REPORTING PACKAGE**  
**SOLO**

As of December 31, 2025

**CONTROL PROOFLIST**

Account Description	Account Code	Amount
<b>Asset Accounts</b>		
(1) Cash on Hand	105050000000000000	4,840,306.84
(2) Checks and Other Cash Items	105100000000000000	19,359.44
(3) Due from Bangko Sentral ng Pilipinas	105150000000000000	1,504,348,440.48
(4) Due from Other Central Banks and Banks (Net)	105220000000000000	207,412,806.00
(5) Financial Assets Held for Trading (HFT)	110000000000000000	-
(6) Debt Securities Designated at Fair Value through Profit or Loss	118000000000000000	-
(7) Other Financial Assets Mandatorily Measured at FVPL	119000000000000000	-
(8) Financial Assets at FVOCI- Net	195210000000000000	-
(9) Debt Securities at Amortized Cost- Net	195241000000000000	1,364,832,119.13
(10) Loan Portfolio Net	195400000000000000	1,151,148,048.66
(11) Derivatives with Positive Fair Value Held for Hedging	145050000000000000	-
(12) Revaluation of Hedged Assets in Portfolio Hedge of Interest Rate Risk	145100000000000000	-
(13) Sales Contract Receivable (Net)	195451500000000000	75,233,837.71
(14) Accrued Interest Income from Financial Assets (Net)	195452000000000000	52,489,053.82
(15) Equity Investment in Subsidiaries, Associates and Joint Ventures (Net)	195452500000000000	-
(16) Bank Premises, Furniture, Fixture and Equipment (Net)	195500500000000000	2,520,964.27
(17) Real and Other Properties Acquired (Net)	195501000000000000	-
(18) Non-Current Assets Held for Sale (Net)	150150000000000000	23,462,370.92
(19) Goodwill (Net)	195502000000000000	-
(20) Other Intangible Assets (Net)	195502500000000000	1,857,319.77
(21) Deferred Tax Asset	155050000000000000	41,625,122.25
(22) Other Assets (Net)	195551000000000000	198,741,871.60
(23) Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	-
<b>Total Assets</b>	<b>100000000000000000</b>	<b>4,628,531,620.89</b>
<b>Liability Accounts</b>		
(1) Financial Liabilities Held for Trading	205000000000000000	-
(2) Financial Liabilities Designated at Fair Value through Profit or Loss	210000000000000000	-
(3) Deposit Liabilities	215000000000000000	4,160,516,978.04
(4) Due to Other Banks	220050000000000000	-
(5) Bills Payable	220100000000000000	-
(6) Bonds Payable (Net)	295201500000000000	-
(7) Unsecured Subordinated Debt (Net)	295202000000000000	-
(8) Redeemable Preferred Shares	220250000000000000	-
(9) Financial Liabilities Associated with Transferred Assets	225050000000000000	-
(10) Derivatives with Negative Fair Value Held for Hedging	225100000000000000	-
(11) Revaluation of Hedged Liabilities in Portfolio Hedge of Interest Rate Risk	225150000000000000	-
(12) Accrued Interest Expense on Financial Liabilities	225200000000000000	17,016,990.46
(13) Finance Lease Payment Payable	225250000000000000	-
(14) Special Time Deposit	220300000000000000	-
(15) Due to Treasurer of the Philippines	230050000000000000	-
(16) Treasurer/Cashier/Manager's Checks	230100000000000000	-
(17) Payment Orders Payable	230150000000000000	-
(18) Margin Deposits on LCs and Customers' Liability on Bills/Drafts under LCs and/or TRs	230200000000000000	-
(19) Cash Letters of Credit	230250000000000000	-
(20) Outstanding Acceptances Executed by or for Account of this Bank	230300000000000000	-
(21) Due to Bangko Sentral ng Pilipinas	230350000000000000	-
(22) Due to Philippine Deposit Insurance Corporation	230400000000000000	-
(23) Due to Philippine Crop Insurance Corporation	230450000000000000	-
(24) Income Tax Payable	230500000000000000	911,326.00
(25) Other Taxes and Licenses Payable	230550000000000000	-
(26) Accrued Expenses	230600000000000000	77,146,868.22
(27) Unearned Income	230650000000000000	-
(28) Deferred Tax Liabilities	230700000000000000	-
(29) Provisions	230750000000000000	4,320,431.00
(30) Broker Customer Accounts for Settlement of Customer Trades	230780000000000000	-
(31) Other Liabilities	230800000000000000	115,158,825.10
(32) Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	-
<b>Total Liabilities</b>	<b>200000000000000000</b>	<b>4,375,071,418.82</b>
<b>Equity Accounts</b>		
(1) Paid-in Capital Stock	305000000000000000	43,373,100.00
(2) Additional Paid-in Capital	305200000000000000	68,571,523.96
(3) Other Equity Instruments	310000000000000000	-
(4) Deposits for Stock Subscription	305250000000000000	213,341,500.00
(5) Retained Earnings	315000000000000000	(66,656,100.17)
(6) Stock Dividend Distributable	315120000000000000	-
(7) Undivided Profits	315150000000000000	(4,746,967.44)
(8) Other Comprehensive Income	320000000000000000	(422,854.28)

(9) Appraisal Increment Reserve	3250500000000000000	-
(10) Treasury Stock	3251000000000000000	-
(11) Non-Controlling Interest in Subsidiaries (for consolidated report only)	3251500000000000000	-
(12) Assigned Capital	3252000000000000000	-
<b>Total Equity</b>	3000000000000000000	<b>253,460,202.07</b>
<b>Total Liabilities, Non-Controlling Interest and Equity</b>	9000000000000000000	<b>4,628,531,620.89</b>
<b>Contingent Accounts</b>	4000000000000000000	-
<b>Income and Expense Accounts</b>		
(1) Interest Income	5050500000000000000	335,511,250.41
(2) Interest Expense	6051000000000000000	91,257,167.79
(3) Provision for Losses on Accrued Interest Income from Financial Assets	6051500000000000000	1,882,914.83
<b>Net Interest Income</b>	5050000000000000000	<b>242,371,167.79</b>
<b>Non-Interest Income</b>	5100000000000000000	<b>449,545,889.72</b>
(4) Dividend Income	5100500000000000000	-
(5) Fees and Commissions Income	5101000000000000000	439,283,124.89
(6) Gains/(Losses) on Financial Assets and Liabilities Held for Trading	5101500000000000000	-
(7) Gains/(Losses) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	5103018000000000000	-
(8) Gains/(Losses) on Other Financial Assets Mandatorily Measured at FVPL	5103019000000000000	-
(9) Foreign Exchange Profit/(Loss)	5102500000000000000	-
(10) Gains/(Losses) from Sale/Redemption/Derecognition of Financial Assets and Liabilities at FVOCI	5103021000000000000	-
(11) Gains/(Losses) from Sale/Redemption/Derecognition of Financial Assets and Liabilities at Amortized Cost	5103024000000000000	-
(12) Gains/(Losses) from Sale/Redemption/Derecognition of Loans and Receivables	5103040000000000000	-
(13) Gains/(Losses) from Sale/Redemption/Derecognition of Investments in Unconsolidated Subsidiaries, Associates and Joint Ventures	5103045000000000000	-
(14) Gains/(Losses) on Fair Value Adjustment in Hedge Accounting	5103500000000000000	-
(15) Gains/(Losses) from Sale/Derecognition of Non-Financial Assets	5104000000000000000	(1,126,074.81)
(16) Other Income	5104500000000000000	11,388,839.64
<b>Non-Interest Expense</b>	6100000000000000000	<b>714,193,953.30</b>
(17) Compensation/Fringe Benefits	6100500000000000000	126,599,330.06
(18) Taxes and Licenses	6101000000000000000	45,076,617.02
(19) Fees and Commissions Expenses	6101300000000000000	367,604,774.84
(20) Other Administrative Expenses	6101500000000000000	111,637,081.31
(21) Depreciation/Amortization	6102000000000000000	2,594,118.83
(22) Impairment Losses	6102500000000000000	18,666,751.83
(23) Provisions	6103000000000000000	-
<b>Losses/Recoveries on Financial Assets</b>	7000000000000000000	<b>42,015,279.41</b>
(20) Provision for Credit Losses on Financial Assets and Off-Balance Sheet Exposures	7000500000000000000	42,015,279.41
(21) Bad Debts Written Off	7001000000000000000	-
(22) Recovery on Impaired/Charged-Off Assets	7001500000000000000	-
<b>Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method</b>	9050000000000000000	<b>(22,276,895.79)</b>
<b>Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method</b>	8050000000000000000	-
(23) Share in the Profit/(Loss) of Unconsolidated Subsidiaries	8050500000000000000	-
(24) Share in the Profit/(Loss) of Associates	8051000000000000000	-
(25) Share in the Profit/(Loss) of Joint Ventures	8051500000000000000	-
<b>Total Profit/Loss Before Tax and Before Non-Controlling Interest</b>	9100000000000000000	<b>(17,529,928.35)</b>
(26) Income Tax Expense	6150000000000000000	(17,529,928.35)
<b>Total Profit/Loss After Tax and Before Non-Controlling Interest</b>	9150000000000000000	<b>(4,746,967.44)</b>
(27) Non-Controlling Interest in Profit/(Loss) of Subsidiaries (for consolidated report only)	8100000000000000000	-
<b>Net Profit or Loss</b>	9200000000000000000	<b>(4,746,967.44)</b>
<b>FINANCIAL INDICATORS (IN %)</b>		
<b>LIQUIDITY</b>		
Liquidity Coverage Ratio	9900700000000000000	
Net Stable Funding Ratio	9900900000000000000	
Minimum Liquidity Ratio	9900700000000000000	70.52
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio	9900000000000000001	10.45
Tier 1 Capital Ratio	9900000000000000003	10.45
CAR	9900000000000000000	11.49
<b>LEVERAGE</b>		
Basel III Leverage Ratio	990000000000900000	
<b>FINANCIAL REPORTING PACKAGE FOR TRUST INSTITUTIONS</b>		
Total Assets	1000000000000000000	
Total Accountabilities	2000000000000000000	
Total Fiduciary and Related Services Income	5101060000000000000	
Total Expenses	6100000000000000000	
NET INCOME (LOSS) FROM FIDUCIARY ACTIVITIES	9200500000000000000	
<b>REPORT ON COMPLIANCE WITH MANDATORY CREDIT ALLOCATION   REQUIRED UNDER R. A. 6977 (As amended by R. A. Nos. 8289 and 9501)</b>		
Total Loan Portfolio Net of Exclusions (Schedule 1A)	1401805000000000000	
Micro and Small Enterprises	140180500000100001	150,907,284.77
Medium Enterprises	140180500000100002	228,545,716.60
<b>REPORT ON PROJECT FINANCE EXPOSURES</b>		
Project Finance Loans Classified according to Type of Infrastructure Projects - Net Carrying Amount	1401520005000000000	
Investments in Securities Issued for Infrastructure Projects under Project Finance - Net Carrying Amount	1453500020000000000	
<b>REPORT ON CROSS-BORDER POSITIONS OF BANKS IN THE PHILIPPINES (IN US \$)</b>		
Claims	1000500000000000000	
Liabilities	2000500000000000000	
Equity	3000500000000000000	
<b>REPORT ON MICROFINANCE PRODUCTS</b>		
Microenterprise Loans	140150000000631000	108,682,706.06

INCOME STATEMENT ON RETAIL MICROFINANCE OPERATIONS				
Net Profit or Loss		92000000000600000		(4,746,967.44)
REPORT ON ELECTRONIC MONEY TRANSACTIONS				
E-Money Beginning Balance		230800003005310000		
End of month E-Money Balances		230800003005000000		
EXPANDED REPORT ON REAL ESTATE EXPOSURES (Total of Bank Proper and Trust Department)				
Ratio of REE to Adjusted Capital				
A. RELs		140150013500700000		
B. Investments in Securities		145300000000700000		
C. Total REEs (A+B)		100100000000700000		
D. Adjusted Capital (Bank)		300100000000700000		
E. Ratio of REE to Adjusted Capital (C/D)		900100000000700000		
REPORT ON REPURCHASE AGREEMENTS OF BANKS/QUASI-BANKS				
Repo Transactions for the Month (Total Amount in PHP Equivalent)				
Repo Transaction Details				
Bills Payable under Repurchase Agreement		220100002508000000		
Security Details				
Fair Value of Total Securities		220100002508000000		
Net Carrying Amount of Total Securities		220100002508000000		
CREDIT RISK - STRESS TESTING			Net Loan and Investment	20% Stressed CAR (990000000500000000)
Large Exposures				50% Stressed CAR (990000001000000000)
Top 5 Conglomerates/Group Borrowers				
Conglomerate/Group Borrower 1				
Conglomerate/Group Borrower 2				
Conglomerate/Group Borrower 3				
Conglomerate/Group Borrower 4				
Conglomerate/Group Borrower 5				
MARKET RISK - STRESS TESTING			Light	Moderate
Interest Rate Risk Trading Book Impact on Capital				Severe
Post-shock CAR		990000000500000000		
Post-shock Tier 1 Ratio		990050000500000000		
Post-shock Common Tier 1 Ratio		990050500500000000		
Interest Rate Risk Banking Book Impact on Capital				
Post-shock CAR		990000000500000000		
Post-shock Tier 1 Ratio		990050000500000000		
Post-shock Common Tier 1 Ratio		990050500500000000		
FX Risk Impact on Capital				
Appreciation				
Post-shock CAR		990000000500000000		
Post-shock Tier 1 Ratio		990050000500000000		
Post-shock Common Tier 1 Ratio		990050500500000000		
Depreciation				
Post-shock CAR		990000000500000000		
Post-shock Tier 1 Ratio		990050000500000000		
Post-shock Common Tier 1 Ratio		990050500500000000		

We hereby certify that all matters set forth in this Financial Reporting Package-Solo (Balance Sheet and supporting schedules) are true and correct to the best of our knowledge and belief.

JOHN LERY MADRONA/Recordkeeping Sr.  
Authorized Signatory

BILLY VIRGILIO GABIANA/ Head of Treasury & Financial Operations  
Authorized Signatory